

In re:
Wanda Mial
Debtor

Case No. 22-11427-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 06, 2022

User: admin
Form ID: 309I

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Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2022:

Recip ID	Recipient Name and Address
db	+ Wanda Mial, 1035 E. Gorgas Lane, Philadelphia, PA 19150-3016
14695572	++ CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577 address filed with court:, CCO MORTGAGE CORP., ATTN: BANKRUPTCY, 10561 TELEGRAPH RD, GLEN ALLEN, VA 23059
14695573	+ CCO MORTGAGE CORP., PO BOX 6260, GLEN ALLEN, VA 23058-6260
14695575	+ CENLAR, PO BOX 6243, SIOUX FALLS, SD 57117-6243
14702531	+ Daniel J. Santucci, 400 Horsham Road, Suite 110, Horsham, PA 19044-2146
14702539	+ Michael Dougherty, 170 S. Independence Mall West, Suite 874 West, Philadelphia, PA 19106-3323
14695590	+ Philadelphia Sheriff's Office, 100 S. Broad Street, 5th Floor, Philadelphia, PA 19110-1023

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bestcasestephen@gmail.com	Jul 07 2022 00:12:00	STEPHEN MATTHEW DUNNE, Dunne Law Offices, P.C., 1515 Market Street, Suite 1200, Philadelphia, PA 19102, U.S.A.
tr	+ Email/Text: bncnotice@ph13trustee.com	Jul 07 2022 00:12:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jul 07 2022 00:12:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 07 2022 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 07 2022 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jul 07 2022 00:12:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14695574	Email/Text: BKelectronicnotices@cenlar.com	Jul 07 2022 00:12:00	CENLAR, ATTN: CENTRALIZED BANKRUPTCY, 425 PHILLIPS BLVD., EWING, NH 08618
14695577	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 07 2022 00:12:00	CITIZENS BANK, 1000 LAFAYETTE BLVD, BRIDGEPORT, CT 06604-4725
14695576	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 07 2022 00:12:00	CITIZENS BANK, ATTN: BANKRUPTCY, ONE CITIZENS DR, PROVIDENCE, RI 02903
14695579	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 07 2022 00:12:00	CITIZENS BANK NA, 1 CITIZENS DR, RIVERSIDE, RI 02915

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14695578	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 07 2022 00:12:00	CITIZENS BANK NA, ATTN: BANKRUPTCY, 1 CITIZENS PLAZA, PROVIDENCE, RI 02903
14702530	Email/Text: megan.harper@phila.gov	Jul 07 2022 00:12:00	City of Philadelphia, 1515 Arch Street, Law Department, 15th Floor, Philadelphia, PA 19102
14696422	^ MEBN	Jul 07 2022 00:10:55	Citizens Bank, N.A. s/b/m to Citizens Bank, of Pennsylvania, 10561 Telegraph Road, Glen Allen, VA 23059-4577
14695584	+ EDI: CITICORP.COM	Jul 07 2022 04:13:00	MACYS/FDSB, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
14702532	EDI: IRS.COM	Jul 07 2022 04:13:00	INTERNAL REVENUE SERVICE (P), CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA, PA 19101-7346
14695582	+ Email/Text: EBNBKNOT@ford.com	Jul 07 2022 00:12:00	LINCOLN AUTOMOTIVE FIN, POB 542000, OMAHA, NE 68154-8000
14695580	+ Email/Text: EBNBKNOT@ford.com	Jul 07 2022 00:12:00	LINCOLN AUTOMOTIVE FIN, ATTN: BANKRUPTCY, PO BOX 54200, OMAHA, NE 68154-8000
14695585	+ EDI: CITICORP.COM	Jul 07 2022 04:13:00	MACYS/FDSB, PO BOX 6789, SIOUX FALLS, SD 57117-6789
14695587	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 07 2022 00:12:00	MIDLAND FUNDING, LLC, 320 EAST BIG BEAVER, TROY, MI 48083-1238
14695586	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 07 2022 00:12:00	MIDLAND FUNDING, LLC, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
14695589	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 07 2022 00:12:00	MRC/UNITED WHOLESALE M, 350 HIGHLAND, HOUSTON, TX 77009-6623
14695588	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 07 2022 00:12:00	MRC/UNITED WHOLESALE M, ATTN: BANKRUPTCY, P. O. BOX 619098, DALLAS, TX 75261-9098
14695593	EDI: PRA.COM	Jul 07 2022 04:13:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, 120 CORPORATE BLVD STE 100, NORFOLK, VA 23502
14695591	EDI: PRA.COM	Jul 07 2022 04:13:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
14702546	+ EDI: PRA.COM	Jul 07 2022 04:13:00	PORTFOLIO RECOVERY ASSOCIATES LLC (P), ATTN: LEGAL/BANKRUPTCY DEPT., PO BOX 41067, NORFOLK, VA 23541-1067
14695595	^ MEBN	Jul 07 2022 00:10:51	RECIVABLE MANAGEMENT SERVICES. LLC, ATTN: BANKRUPTCY, 240 EMERY STREET, BETHLEHEM, PA 18015-1980
14695596	^ MEBN	Jul 07 2022 00:10:49	RECIVABLE MANAGEMENT SERVICES. LLC, 240 EMERY STREET, BETHLEHEM, PA 18015-1980
14695598	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 07 2022 00:12:00	SELECT PORTFOLIO SERVICING, INC, 10401 DEERWOOD PARK BLVD, JACKSONVILLE, FL 32256-5007
14695597	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 07 2022 00:12:00	SELECT PORTFOLIO SERVICING, INC, ATTN: BANKRUPTCY, PO BOX 65250, SALT LAKE CITY, UT 84165-0250

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
14702522	*P++	CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577, address filed with court:, CCO MORTGAGE CORP., ATTN: BANKRUPTCY, 10561 TELEGRAPH RD, GLEN ALLEN, VA 23059
14702523	*+	CCO MORTGAGE CORP., PO BOX 6260, GLEN ALLEN, VA 23058-6260
14702525	*+	CENLAR, PO BOX 6243, SIOUX FALLS, SD 57117-6243
14702524	*P++	CENLAR FSB, 425 PHILLIPS BLVD, EWING NJ 08618-1430, address filed with court:, CENLAR, ATTN: CENTRALIZED BANKRUPTCY, 425 PHILLIPS BLVD., EWING, NH 08618
14702527	*+	CITIZENS BANK, 1000 LAFAYETTE BLVD, BRIDGEPORT, CT 06604-4725
14702526	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, CITIZENS BANK, ATTN: BANKRUPTCY, ONE CITIZENS DR, PROVIDENCE, RI 02903
14702529	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, CITIZENS BANK NA, 1 CITIZENS DR, RIVERSIDE, RI 02915
14702528	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, CITIZENS BANK NA, ATTN: BANKRUPTCY, 1 CITIZENS PLAZA, PROVIDENCE, RI 02903
14702537	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, MACYS/FDSB, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
14695583	*+	LINCOLN AUTOMOTIVE FIN, POB 542000, OMAHA, NE 68154-8000
14702535	*+	LINCOLN AUTOMOTIVE FIN, POB 542000, OMAHA, NE 68154-8000
14702536	*+	LINCOLN AUTOMOTIVE FIN, POB 542000, OMAHA, NE 68154-8000
14695581	*+	LINCOLN AUTOMOTIVE FIN, ATTN: BANKRUPTCY, PO BOX 54200, OMAHA, NE 68154-8000
14702533	*+	LINCOLN AUTOMOTIVE FIN, ATTN: BANKRUPTCY, PO BOX 54200, OMAHA, NE 68154-8000
14702534	*+	LINCOLN AUTOMOTIVE FIN, ATTN: BANKRUPTCY, PO BOX 54200, OMAHA, NE 68154-8000
14702538	*+	MACYS/FDSB, PO BOX 6789, SIOUX FALLS, SD 57117-6789
14702542	*+	MIDLAND FUNDING, LLC, 320 EAST BIG BEAVER, TROY, MI 48083-1238
14702541	*+	MIDLAND FUNDING, LLC, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
14702544	*+	MRC/UNITED WHOLESALE M, 350 HIGHLAND, HOUSTON, TX 77009-6623
14702543	*+	MRC/UNITED WHOLESALE M, ATTN: BANKRUPTCY, P. O. BOX 619098, DALLAS, TX 75261-9098
14702540	*+	Michael Dougherty, 170 S. Independence Mall West, Suite 874 West, Philadelphia, PA 19106-3323
14695594	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, 120 CORPORATE BLVD STE 100, NORFOLK, VA 23502
14702550	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, 120 CORPORATE BLVD STE 100, NORFOLK, VA 23502
14702551	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, 120 CORPORATE BLVD STE 100, NORFOLK, VA 23502
14695592	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
14702548	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
14702549	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
14702547	*+	PORTFOLIO RECOVERY ASSOCIATES LLC (P), ATTN: LEGAL/BANKRUPTCY DEPT., PO BOX 41067, NORFOLK, VA 23541-1067
14702545	*+	Philadelphia Sheriff's Office, 100 S. Broad Street, 5th Floor, Philadelphia, PA 19110-1023
14702552	*+	RECIVABLE MANAGEMENT SERVICES. LLC, ATTN: BANKRUPTCY, 240 EMERY STREET, BETHLEHEM, PA 18015-1980
14702553	*+	RECIVABLE MANAGEMENT SERVICES. LLC, 240 EMERY STREET, BETHLEHEM, PA 18015-1980
14702555	*+	SELECT PORTFOLIO SERVICING, INC, 10401 DEERWOOD PARK BLVD, JACKSONVILLE, FL 32256-5007
14702554	*+	SELECT PORTFOLIO SERVICING, INC, ATTN: BANKRUPTCY, PO BOX 65250, SALT LAKE CITY, UT 84165-0250

TOTAL: 0 Undeliverable, 34 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2022 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARY F. KENNEDY	on behalf of Creditor Citizens Bank N.A. s/b/m to Citizens Bank of Pennsylvania mary@javardianlaw.com, coleen@javardianlaw.com
REBECCA ANN SOLARZ	on behalf of Creditor SElect Portfolio Servicing Inc. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
STEPHEN MATTHEW DUNNE	on behalf of Debtor Wanda Mial bestcasestephen@gmail.com dunnesr74587@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:		
Debtor 1:	<u>Wanda Mial</u>	Social Security number or ITIN: xxx-xx-9341
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 6/2/22
Case number:	22-11427-amc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Wanda Mial	
2. All other names used in the last 8 years		
3. Address	1035 E. Gorgas Lane Philadelphia, PA 19150	
4. Debtor's attorney Name and address	STEPHEN MATTHEW DUNNE Dunne Law Offices, P.C. 1515 Market Street Suite 1200 Philadelphia, PA 19102 U.S.A.	Contact phone 215-551-7109 Email: bestcasestephen@gmail.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 7/6/22

For more information, see page 2

The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details

Filing deadline: 10/23/22

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 8/11/22

Filing deadline: 11/29/22

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10/11/22 at 10:00 AM , Location: **Courtroom #4, 900 Market Street, Philadelphia, PA 19107**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.